

**Information to identify the case:**

Debtor 1	Kenneth W Schumann	Social Security number or ITIN xxx-xx-7861
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Donna M Schumann	Social Security number or ITIN xxx-xx-0513
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-16831-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kenneth W Schumann

Donna M Schumann

7/13/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Kenneth W Schumann  
 Donna M Schumann  
 Debtors

Case No. 18-16831-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb	+Kenneth W Schumann, Donna M Schumann, 12 Lonaconing Road, Highland Lakes, NJ 07422-1400
cr	+GAF Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-0610, UNITED STATES 07701-2009
cr	+Highland Lakes Country Club and Community Associat, P.O. Box 578, Highland Lakes, NJ 07422-0578
517439740	+AHS Hospital Corp, 475 South Street, Morristown, NJ 07960-6459
517439745	+Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517439746	+Citibank / The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517439751	Foot and Ankle Center of NJ, LLC, 491 Amwell RD, Suite 101, Hillsborough, NJ 08844-8212
517439750	Foot and Ankle Center of New Jersey, 5 NJ-94, Vernon, NJ 07462
517439752	+GAF Linden Emp F C U, 1 Campus Dr, Parsippany, NJ 07054-4404
517439753	+Highland Lakes Country Club ACA, PO Box 578, Highland Lakes, NJ 07422-0578
517439755	+PHH Mortgage Service, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
517439756	+Raymour and Flanigan, PO Box 731, Mahwah, NJ 07430-0731
517439757	+St Clares Hospital, 130 Powerville Rd, Boonton, NJ 07005-8705
517439759	+State of NJ Student Asst, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241
517439762	+TD Bank (Raymour Flanigan Card), 1 Wanaque Ave, Pompton Lakes, NJ 07442-2023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 22:26:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 22:26:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Jul 14 2018 02:18:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517439741	+EDI: CAPITALONE.COM Jul 14 2018 02:18:00 Capital One - Dress Barn, P.O Box 30258, Salt Lake City, UT 84130-0258
517439742	+E-mail/Text: bankruptcy@certifiedcollection.com Jul 13 2018 22:26:31 Certified Credit Collections Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
517439743	+EDI: CAUT.COM Jul 14 2018 02:18:00 Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
517439744	+EDI: CHASE.COM Jul 14 2018 02:18:00 Chase Card Services, Attn: Correspondence, PO Box 15278, Wilmington, DE 19850-5278
517439747	+EDI: WFNNB.COM Jul 14 2018 02:18:00 Comenity Bank / Ann Taylor, P.O Box 182789, Columbus, OH 43218-2789
517439748	EDI: CRFRSTNA.COM Jul 14 2018 02:18:00 Credit First, PO Box 81083, Cleveland, OH 44181
517439749	+EDI: TSYS2.COM Jul 14 2018 02:18:00 DSNB/ Macys, P.O box 17759, Clearwater, FL 33762-0759
517439754	+EDI: CBSKOHLS.COM Jul 14 2018 02:18:00 Kohls / Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
517452917	EDI: BECKLEE.COM Jul 14 2018 02:18:00 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517439758	+EDI: STFM.COM Jul 14 2018 02:18:00 State Farm Financial Services, 1 State Farm Plaza, Bloomington, IL 61710-0001
517439760	+EDI: RMSC.COM Jul 14 2018 02:18:00 Syncb/Mattress Firm, 950 Forrer Blvd, Dayton, OH 45420-1469
517441886	+EDI: RMSC.COM Jul 14 2018 02:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517439761	+EDI: RMSC.COM Jul 14 2018 02:18:00 Synchrony Bank / Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517439763	EDI: TFSR.COM Jul 14 2018 02:18:00 Toyota Financial Services, P.O Box 5855, Carol Stream, IL 60197

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517439764	##+Transworld System Inc, 2235 Mercury Way, Ste 275, Santa Rose, CA 95407-5463
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TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald V. Biase dbiase4236@gmail.com,  
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com  
James C. Zimmermann on behalf of Joint Debtor Donna M Schumann jim@jzlawyer.com,  
jim@jzlawyer.com  
James C. Zimmermann on behalf of Debtor Kenneth W Schumann jim@jzlawyer.com, jim@jzlawyer.com  
Jill Manzo on behalf of Creditor PHH MORTGAGE CORPORATION bankruptcy@feinsuch.com  
Jonathan Kohn on behalf of Creditor Highland Lakes Country Club and Community Association  
jkohn@rrkklaw.com, lawyers@rrkklaw.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa S DiCerbo on behalf of Creditor HSBC Bank USA, N.A. nj-ecfmail@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Michael R. DuPont on behalf of Creditor GAF Credit Union dupont@redbanklaw.com,  
dana@redbanklaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10